and a plurality of remote users having personal computers;

receiving at the service system from a plurality of issuer systems instructions for issuing the redeemable coupons;

receiving profile data at the service system input by the remote users over the Internet, the profile data being accessible at a time contemporaneous with its input by the remote users;

the service system conditioning issuance of the redeemable coupons to remote users based upon the entry of profile data requested of the remote users by the service system; and

making accessible over the Internet to selective remote users selective offers for the redeemable coupons, the selective offers being based on analysis of the profile data.

21.   The process of Claim 20, wherein reports including the selective profile data are made accessible to one or more of the issuer systems.

22.   The process of Claim 20, wherein the profile data is periodically updated with usage data.

23.   The process of Claim 20, wherein the service system receives from the plurality of issuer systems instructions for issuing a predetermined type and number of the redeemable coupons.

24. The process of Claim 20, further comprising the step of inputting to the service system over the Internet selections by the remote users of the redeemable coupon offers, the selections comprising selection data and being accessible for analysis by the service system at a time contemporaneous with their input by the remote users.

25. The process of Claim 24, wherein the service system maintains the selection data.

26. The process of Claim 25, further comprising the step of making accessible to the remote users over the Internet further redeemable coupon offers, the further offers being limited to selective remote users on the basis of one or both of the profile data or the selection data.

27. The process of Claim 24, wherein reports based on the selection data are made accessible to one or more of the issuer systems.

28. The process of Claim 20, wherein the redeemable coupons comprise identification data sufficient to uniquely identify each coupon and transaction data relating to a particular transaction.

29. The process of Claim 28, wherein the identification data comprises a machine-readable barcode which includes information sufficient to uniquely identify each coupon.

- 4 -

30. The process of Claim 20, further comprising the step of establishing an online communication link between the service system and one or more of the issuer systems.

31. The process of Claim 20, wherein the instructions are transmitted by one or more of the issuer systems and received by the service system over an online communication link.

32. The process of Claim 20, wherein the online communication link comprises the Internet.

33. The process of Claim 24, wherein one or more of the redeemable coupons selected by a remote user is redeemed using a credit card.

34. The process of Claim 24, wherein one or more of the redeemable coupons selected by a remote user is printed by the remote user and redeemed by presentation of the printed coupon during check-out at a store location.

35. The process of Claim 24, wherein one or more of the redeemable coupons selected by a remote user is electronically transmitted by the remote user to a data base designated by an issuer system, and is redeemed during check-out at a store location upon presentation by the remote user of a credit card.

36. The process of Claim 24, further comprising the step of selected redeemable coupon offers being transferred over an online communication link by a remote user to a location designated by an issuer system.

37. The process of Claim 20, wherein one or more of the remote users redeem their coupons, and further comprising the step of identifying the one or more remote users as having redeemed their coupons.

38. The process of Claim 28, further comprising the step of the identification data being assigned to a redeemable coupon by a party other than the service system.

39. The process of Claim 20, further comprising the steps of selectively organizing the profile data, and making the profile data accessible to one or more of the service system or issuer systems.

40. The process of Claim 20, wherein the profile data is analyzed and categorized by the service system.

41. The process of Claim 24, wherein the selection data is stored and updated within the service system.

42. The process of Claim 20, wherein the number and type of at least some

of the redeemable coupons available for distribution by the service system is revised on an

interactive and nearly instantaneous basis.

43. The process of Claim 28, wherein the identification data comprises a combination

of a remote user identification code and a coupon identification code.

44. A process for distributing electronic certificates using the Internet, comprising the

steps of:

establishing electrical communication over the Internet between a service system

and a plurality of remote users;

receiving at the service system from a plurality of issuer systems instructions for

issuing the electronic certificates;

receiving demographic data at the service system input by the remote users over

the Internet, the demographic data being accessible for analysis by the service system at a time

contemporaneous with its input by the remote users;

the service system conditioning issuance of the electronic certificates to remote

users based upon the entry of demographic data requested of the remote users by the service

system; and

making accessible over the Internet to selective remote users selective offers for

the electronic certificates, the selective offers being categorized by the service system and limited

to selective remote users on the basis of the demographic data.

45.   The process of Claim 44, further comprising the step of inputting to the service system from the remote users selections, comprising selection data, of the electronic certificate offers over the Internet.

46.   The process of Claim 45, further comprising the step of issuing from the service system to the remote users certificates selected by the remote users in response to the selection data.

47.   The process of Claim 45, further comprising the step of the service system collecting and categorizing the selection data, and providing usage reports to one or more of the plurality of issuer systems based on the categorized selection data.

48.   The process of Claim 45, further comprising the step of making accessible to selective remote users further electronic certificate offers, the further offers being limited to the selective remote users on the basis of one or more of the demographic data or the selection data.

49.   A process for distributing redeemable coupon offers over the Internet, comprising the steps of:

establishing electrical communication over the Internet between a service system and a plurality of remote users having personal computers;

receiving at the service system from a plurality of issuer systems instructions for issuing the redeemable coupon offers;

receiving profile data at the service system input by the remote users over the Internet, the profile data being accessible for analysis at a time contemporaneous with its input by the remote users;

the service system conditioning issuance of the redeemable coupon offers to remote users based upon the entry of profile data requested of the remote users by the service system;

making accessible to selective remote users over the Internet redeemable coupon offers based on analysis of the profile data;

inputting to the service system over the Internet selections by the remote users of the redeemable coupon offers, the selections comprising selection data and being accessible for analysis by the service system at a time contemporaneous with their input by the remote users; and

making accessible over the Internet to selective remote users further redeemable coupon offers, the further offers being limited to selective remote users on the basis of the selection data.

50. The process of Claim 49, wherein the further offers are limited to selective remote

~~users on~~ the basis of the profile data.

51.   A data processing system for issuing redeemable coupons, comprising:

a service system including at least one computer processor and at least one

computer storage system for storing data in an electronic storage medium, the service system

being capable of establishing an online communication link with a plurality of personal

computers of remote users;

the service system adapted to receive instructions from a plurality of issuer

systems for issuing the redeemable coupons;

the service system configured to be in selective electrical communication with the

plurality of personal computers, to receive profile data from the remote users over the online

communication link, and then to make accessible to the remote users offers for the redeemable

coupons over the online communication link;

the service system limiting access of remote users to the redeemable coupons on

the basis of the profile data; and

the service system also being configured to receive instructions for selections of

the redeemable coupon offers transmitted by the remote users over the online communication

link, and then to issue to the remote users the selected redeemable coupons in response to the

selection instructions.

52.   The data processing system of Claim 51, wherein the service system selectively

provides reports to the issuer systems categorizing selections of the redeemable coupon offers made by the remote users.

53.   The data processing system of Claim 51, wherein the service system issues redeemable coupons to the remote users conditioned upon the entry of the profile data.

54.   The data processing system of Claim 50, wherein the service system electronically stores and updates information relating to selections of redeemable coupons made by the remote users.

55.   A process for distributing redeemable coupons using the Internet, comprising the steps of:

establishing electrical communication over the Internet between a service system and a plurality of remote users having personal computers;

receiving at the service system from a plurality of issuer systems instructions for issuing the redeemable coupons;

receiving profile data at the service system input by the remote users over the Internet, the profile data being accessible for analysis by the service system at a time substantially contemporaneous with its input by the remote users;

the service system conditioning issuance of the redeemable coupons to remote users based upon the entry of at least some profile data requested of the remote users by the

service system;

making accessible over the Internet to selective remote users selective offers for the redeemable coupons, the selective offers being based on the analysis of the profile data.

56.   A process for distributing redeemable coupons using the Internet, comprising the steps of:

establishing electrical communication over the Internet between a service system and a plurality of remote users having personal computers;

receiving at the service system from a plurality of issuer systems instructions for issuing the redeemable coupons;

receiving profile data at the service system input by the remote users over the Internet;

the service system conditioning issuance of the redeemable coupons to remote users based upon the entry of at least some profile data requested of the remote users by the service system;

making accessible over the Internet to selective remote users selective offers for the redeemable coupons, the selective offers being based on analysis of the profile data.

57.   A process for distributing electronic certificates using the Internet, comprising the steps of:

establishing electrical communication over the Internet between a service system

- 12 -

and a plurality of remote users;

a plurality of issuer systems providing instructions for issuing the electronic certificates;

receiving at the service system the instructions for issuing the electronic certificates;

receiving demographic data at the service system input by the remote users over the Internet, the demographic data being accessible for analysis by the service system nearly simultaneously with its input by the remote users; and

making accessible over the Internet to selective remote users selective electronic certificates categorized by the service system and limited to the selective remote users on the basis of the demographic data.

58. A process for distributing redeemable coupons over the Internet, the redeemable coupons initially having at least transaction data, comprising the steps of:

establishing electrical communication over the Internet between a service system and a plurality of remote users having personal computers;

a plurality of issuer systems providing instructions for issuing the electronic certificates;

receiving at the service system the instructions for issuing the redeemable coupons;

receiving profile data at the service system input by the remote users over the